

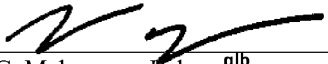
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 23-10375 JCM
	)	Chapter 13
Karen Kondrat,	)	
<i>Debtor</i>	)	
	)	Related to: Document No. 42
Karen Kondrat,	)	
	)	Related to Claim No. 4
<i>Movant</i>	)	
	)	
vs.	)	
	)	
PNC Bank, National Association,	)	
<i>Respondent</i>	)	

**ORDER OF COURT**

AND NOW, to wit this 23rd day of January, 2024, upon consideration of the Debtor's Objection to Claim No. 4 and any responses thereto, it is hereby ORDERED, ADJUDGED and DECREED that:

1. Claim Number 4 filed by the above captioned Respondent is disallowed in its entirety; and,
2. No fees, costs or charges shall be allowed against the debtor for defending this objection.

  
\_\_\_\_\_  
John C. Melaragno, Judge <sup>glb</sup>  
United States Bankruptcy Court

SIGNED  
1/23/24 12:39 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Karen Kondrat  
Debtor

Case No. 23-10375-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jan 23, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2024:

Recip ID	Recipient Name and Address
db	+ Karen Kondrat, 530 Shunpike Road, Erie, PA 16508-2745

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Karen Kondrat julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Total Noticed: 1

TOTAL: 5